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Form plncf13 – ntccnfpln13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 21-14200-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Salvatore Caravello Jr.

Tara Caravello

540 Bryn Mawr Drive Brick, NJ 08723 540 Bryn Mawr Drive Brick, NJ 08723

Social Security No.:

xxx-xx-2932 xxx-xx-9602

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on November 20, 2024.

Dated: November 20, 2024

JAN: wiq

Jeanne Naughton Clerk

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United States Bankruptcy Court District of New Jersey

Case No. 21-14200-MBK In re: Salvatore Caravello, Jr. Chapter 13

Tara Caravello **Debtors**

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 4 Date Rcvd: Nov 20, 2024 Form ID: plncf13 Total Noticed: 63

The following symbols are used throughout this certificate:

Definition Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2024:

Recip ID **Recipient Name and Address** + Salvatore Caravello, Jr., Tara Caravello, 540 Bryn Mawr Drive, Brick, NJ 08723-5012 db/jdb + Charles Sweeney, Sea Girt Appraisal Services, POB 93, Sea Girt, NJ 08750-0093 app 519217024 + State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID smg		otice Type: Email Address nail/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
51115	Di.		Nov 20 2024 21:03:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ En	mail/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 20 2024 21:03:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519219230	En	nail/Text: ebnbankruptcy@ahm.honda.com	Nov 20 2024 21:03:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519216988	+ En	nail/Text: ally@ebn.phinsolutions.com	Nov 20 2024 21:01:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
519216989	En	nail/Text: ebnbankruptcy@ahm.honda.com	Nov 20 2024 21:03:00	American Honda Financial Services, PO Box 7829, Philadelphia, PA 19101-7829
519216990	En	nail/Text: creditcardbkcorrespondence@bofa.com	Nov 20 2024 21:01:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519216991	+ En	nail/Text: creditcardbkcorrespondence@bofa.com	Nov 20 2024 21:01:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
519257584	+ En	nail/Text: mortgagebkcorrespondence@bofa.com	Nov 20 2024 21:02:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519216992	+ En	nail/PDF: AIS.cocard.ebn@aisinfo.com	Nov 20 2024 21:14:59	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519216993	+ En	nail/PDF: acg.coaf.ebn@aisinfo.com	Nov 20 2024 21:14:44	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
519221837	+ En	mail/PDF: acg.acg.ebn@aisinfo.com	Nov 20 2024 21:15:28	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519255308	+ En	nail/PDF: acg.acg.ebn@aisinfo.com	Nov 20 2024 21:15:27	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519244884	+ En	nail/PDF: ebn_ais@aisinfo.com	Nov 20 2024 21:14:46	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519264968	En	nail/PDF: Citi.BNC.Correspondence@citi.com		,

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2400 100 (0.110)	-0, -0-1		1014111011001000
		Nov 20 2024 21:14:57	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519216997	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 20 2024 21:14:38	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
519216996	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 20 2024 21:14:58	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519216999	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Nov 20 2024 21:02:00	Comenity Bank/Ann Taylor, Po Box 182789, Columbus, OH 43218-2789
519216998	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Nov 20 2024 21:02:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519217001	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Nov 20 2024 21:02:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
519217000	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Nov 20 2024 21:02:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519217002	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Nov 20 2024 21:02:00	Comenity/BJS, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519217003	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Nov 20 2024 21:02:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519217004	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Nov 20 2024 21:02:00	Comenity/MPRC, Po Box 182120, Columbus, OH
519217006	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M	43218-2120
519217005	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	Nov 20 2024 21:02:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
	•	Nov 20 2024 21:02:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519217008	+ Email/Text: collectionbankruptcies.bancorp@53.com	Nov 20 2024 21:03:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
519217007	Email/Text: collectionbankruptcies.bancorp@53.com	Nov 20 2024 21:03:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE, Grand Rapids, MI 49546
519266401	+ Email/Text: collectionbankruptcies.bancorp@53.com	Nov 20 2024 21:03:00	Fifth Third Bank, N.A., 5001 Kingsley Drive, 1MOBBW, Cincinnati, Ohio 45227-1114
519217009	+ Email/Text: bankruptcy@firstelectronic.com	Nov 20 2024 21:03:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
519217010	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 20 2024 21:03:00	First Electronic Bank, Po Box 4499, Beaverton, OR 97076-4499
519217011	+ Email/Text: bankruptcy@greenskycredit.com	Nov 20 2024 21:01:00	Greensky Llc, Attn: Bankruptcy, 1797 Northeast Expy Ne, Ste 100, Atlanta, GA 30329-2451
519217013	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 20 2024 21:02:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
519216994	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 20 2024 21:00:25	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519216995	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 20 2024 21:14:44	Chase Card Services, Po Box 15369, Wilmington,
519247029	+ Email/Text: RASEBN@raslg.com	Nov 20 2024 21:01:00	DE 19850 JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519217014	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 20 2024 21:01:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519217015	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 20 2024 21:01:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115

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TOTAL: 60

Date Rcvd: Nov 20,	2024 Form ID: plno	cf13	Total Noticed: 63
519261200 +	Email/Text: bankruptcy@legacyvacationresorts.com	Nov 20 2024 21:03:00	Legacy Vacation Club, 4700 Millenia Blvd, 6th Floor, Orlando, FL 32839-6021
519217017 +	Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 20 2024 21:02:00	Nissan Motor Acceptance Corp/Infiniti, Pob 660366, Dallas, TX 75266-0366
519217018 ^	MEBN	Nov 20 2024 20:55:33	Nissan Motor Acceptance Corp/Infiniti, c/o Vital Recovery Services, LLC, PO Box 923747, Norcross, GA 30010-3747
519217016 +	Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 20 2024 21:02:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
519266215	Email/Text: Bankruptcy.Notices@pnc.com	Nov 20 2024 21:01:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
519217021	Email/Text: Bankruptcy.Notices@pnc.com	Nov 20 2024 21:01:00	PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519217022	Email/Text: Bankruptcy.Notices@pnc.com	Nov 20 2024 21:01:00	PNC Mortgage, Po Box 8703, Dayton, OH 45401
519217019	Email/Text: Bankruptcy.Notices@pnc.com	Nov 20 2024 21:01:00	Pnc Bank, Atn: Bankruptcy Department, Po Box
519217020	Email/Text: Bankruptcy.Notices@pnc.com	Nov 20 2024 21:01:00	94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101 Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
519273452	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery		Portfolio Recovery Associates, LLC, c/o Amazon,
519257522	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery	y.com Nov 20 2024 21:00:35	POB 41067, Norfolk VA 23541 Portfolio Recovery Associates, LLC, c/o Gm, POB
519267326	Email/Text: bnc-quantum@quantum3group.com	Nov 20 2024 21:03:00	41067, Norfolk VA 23541 Quantum3 Group LLC as agent for, Comenity
519234397	Email/Text: bnc-quantum@quantum3group.com	Nov 20 2024 21:03:00	Bank, PO Box 788, Kirkland, WA 98083-0788 Quantum3 Group LLC as agent for, Genesis FS
519267327	Email/Text: bnc-quantum@quantum3group.com	Nov 20 2024 21:03:00	Card Services Inc, PO Box 788, Kirkland, WA 98083-0788 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA
519217023 +	Email/Text: DeftBkr@santander.us	Nov 20 2024 21:03:00	98083-0788 Santander, PO Box 12646, Reading, PA
519217026 +	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 20 2024 21:15:28	19612-2646 Syncb/HSN, Po Box 965017, Orlando, FL
519217025 +	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 20 2024 21:15:29	32896-5017 Syncb/HSN, Attn: Bankruptcy, Po Box 965060,
519218485 +	Email/PDF: ebn_ais@aisinfo.com	Nov 20 2024 21:14:45	Orlando, FL 32896-5060 Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519217027 +	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 20 2024 21:15:23	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519217028 +	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 20 2024 21:15:27	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
519217029 +	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 20 2024 21:15:09	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519217030 +	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 20 2024 21:00:30	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
519217031 +	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 20 2024 21:15:05	Synchrony Bank/Paypal, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID 519217012 Bypass Reason Name and Address Greensky Llc

519261201 *+ Legacy Vacation Club, 4700 Millenia Blvd, 6th Floor, Orlando, FL 32839-6021

519267315 *+ Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2024 at the address(es) listed below:

Name Email Address

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Andrew M. Lubin

on behalf of Creditor Fifth Third Bank National Association nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com

Denise E. Carlon

on behalf of Creditor PNC Bank National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Marisa Myers Cohen

on behalf of Creditor Fifth Third Bank National Association nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Matthew K. Fissel

on behalf of Creditor Fifth Third Bank National Association wbeef@brockandscott.com, matthew.fissel@brockandscott.com

Robert Cameron Legg

 $on \ behalf \ of \ Joint \ Debtor \ Tara \ Caravello \ court docs @oliver and legg.com; legg.r.c.r. 59915 @notify.best case.com$

Robert Cameron Legg

 $on\ behalf\ of\ Debtor\ Salvatore\ Caravello\ \ Jr.\ courtdocs@oliverandlegg.com; legg.r.c.r59915@notify.bestcase.com$

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9